## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PA HARRISBURG DIVISION

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/22/2017.
- 2) The plan was confirmed on 04/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/06/2020, 03/31/2020, 10/26/2020, 11/17/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/20/2018, 01/16/2019, 04/10/2019, 12/10/2019.
- 5) The case was dismissed on 10/15/2021.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: <u>61</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: <u>\$0.00</u>.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

\$ 17,102.88 Total paid by or on behalf of the debtor(s) \$ 29.25 Less amount refunded to debtor(s)

\$ 17,073.63 **NET RECEIPTS** 

Expenses of Administration:

\$ 3,300.00 Attorney's Fees Paid Through the Plan \$ 0.00 **Court Costs** \$ 1,152.39 Trustee Expenses & Compensation \$ 0.00 Other

TOTAL EXPENSES OF ADMINISTRATION

\$ 1,200.00 Attorney fees paid and disclosed by debtor(s):

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	<b>Scheduled</b>	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
GREGORY S. HAZLETT, ESQUIRE	Lgl	0.00	NA	NA	3,300.00	0.00
EAST PENNSBORO TOWNSHIP	Sec	5,041.76	3,018.26	3,018.26	3,018.26	0.00
CREDIT ACCEPTANCE	Sec	0.00	7,167.89	2,010.94	2,010.94	0.00
ALLY FINANCIAL	Sec	16,948.00	16,261.65	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Sec	13,000.00	6,039.47	0.00	0.00	0.00
ECMC	Uns	0.00	3,144.33	0.00	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	1,110.01	922.72	922.72	16.60	0.00
AIS PORTFOLIO SERVICE, LP	Uns	704.99	339.33	339.33	0.00	0.00
PSECU	Uns	9,863.10	5,818.95	5,818.95	104.69	0.00
MIDLAND CREDIT MGMT;	Uns	561.00	725.10	725.10	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	3,420.39	3,420.39	61.53	0.00
MIDLAND CREDIT MGMT;	Uns	560.00	560.55	560.55	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	11,950.71	10,656.81	0.00	0.00	0.00
SETERUS	Sec	0.00	NA	NA	0.00	0.00
SETERUS	Sec	162,764.00	163,475.51	3,328.62	2,515.38	0.00
SETERUS	Sec	162,764.00	163,475.51	6,476.08	4,893.84	0.00
COMCAST	Uns	496.35	NA	NA	0.00	0.00

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\$ 4,452.39

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	Scheduled	Asserted	Allowed	<u>Paid</u>	<u>Paid</u>
CREDIT ACCEPTANCE	Uns	0.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	615.84	NA	NA	0.00	0.00
DRAYER PHYSICAL THERAPY	Uns	20.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF	Uns	658.23	NA	NA	0.00	0.00
FM OPPEL	Uns	420.99	NA	NA	0.00	0.00
JSDC LAW OFFICES	Uns	1,871.36	NA	NA	0.00	0.00
LAW OFFICES OF MICHAEL	Uns	3,188.46	NA	NA	0.00	0.00
ORTHOPEDIC INSTITUTE OF PA	Uns	86.17	NA	NA	0.00	0.00
PEERLESS CREDIT SERVICES	Uns	54.71	NA	NA	0.00	0.00
PENN CREDIT CORPORATION	Uns	207.16	NA	NA	0.00	0.00
PENNSYLVANIA AMERICAN WATER	Uns	67.75	NA	NA	0.00	0.00
PENNSYLVANIA HIGHER	Uns	16,449.63	NA	NA	0.00	0.00
PENNSYLVANIA STATE UNIVERSITY	Uns	155.88	NA	NA	0.00	0.00
PINNACLE HEALTH HOSPITALS	Uns	1,135.42	NA	NA	0.00	0.00
PINNACLE CARDIOVASCULAR	Uns	34.71	NA	NA	0.00	0.00
PORTFOLIO RECOVERY SERVICES	Uns	530.42	NA	NA	0.00	0.00
PP&L	Uns	387.59	NA	NA	0.00	0.00
STATE COLLECTION SERVICES, INC	Uns	50.00	NA	NA	0.00	0.00
SW CREDIT SERVICES LP	Uns	62.00	NA	NA	0.00	0.00
TEK COLLECT	Uns	317.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU INC	Uns	5,818.95	NA	NA	0.00	0.00
AES/PHEAA	Uns	9,691.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:					
	Claim Allowed	Principal Paid	Interest Paid		
Secured Payments:					
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00		
Mortgage Arrearage	\$ 9,804.70	\$ 7,409.22	\$ 0.00		
Debt Secured by Vehicle	\$ 2,010.94	\$ 2,010.94	\$ 0.00		
All Other Secured	\$ 3,018.26	\$ 3,018.26	\$ 0.00		
TOTAL SECURED:	\$ 14,833.90	\$ 12,438.42	\$ 0.00		
Priority Unsecured Payments:					
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00		
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00		
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00		
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00		
GENERAL UNSECURED PAYMENTS:	\$ 11,787.04	\$ 182.82	\$ 0.00		

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Expenses of Administration \$ 4,452.39 \$ 12,621.24 **Disbursements to Creditors** 

\$ 17,073.63 TOTAL DISBURSEMENTS:

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/21/2022 By: s/ Jack N. Zaharopoulos

STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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